

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In Re Application of:

	Confirmation No.:	8917
Sheldon H. Foss <i>et al.</i>	Group Art Unit:	3691
Serial No.:	10/646,150	Examiner: Elizabeth Rosen
Filed:	08/22/2003	Docket No. 03001.1020
For:	System and Method for Dynamically Managing a Financial Account	

**AMENDMENT & RESPONSE**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

The Final Office Action mailed February 19, 2008 has been carefully considered.

In response, Applicants timely submit this Amendment & Response. Please enter the following amendments and consider the following remarks.